

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
BRENDA HENKE	§	Case No. 12-21244
MARK HENKE	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL B. MCCARTY, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/MICHAEL B. MCCARTY, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Bank USA PO Box 901076 Fort Worth, TX 76101-2076					
	NCB Management Services Inc. PO Box 1099 Langhorne, PA 19047					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Nissan Motor Acceptance Corp 8900 Freeport Pkwy Irving, TX 75063					
	JP MORGAN CHASE					
	PNC BANK					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL B. MCCARTY					
MICHAEL B. MCCARTY					
City of Bellevue					
Law Office of Wanda Reif Nuxoll, PS					
Law Office of Wanda Reif Nuxoll, PS					
Paul Brunt LLC					
Seller Credit to Buyers					
Title Resources Guaranty					
Union Bank					
INTERNAL REVENUE SERVICE					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Internal Revenue Service					
United States Treasury					
County Tax Credit					
King County Treasurer					
King County Treasurer					
RICHARD GINNIS					
RICHARD GINNIS					
Windermere Real Estate/East and Coldwell Banker Danforth					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Arstrat 9800 Centre Parkway Houston, TX 77036					
	Bank Of America PO Box 15026 Wilmington, DE 19850-5026					
	Blackwell Recovery 4725 N. Scottsdale Rd. Sta. 300 Scottsdale, AZ 85251					
	CCB Credit Services PO Box 272 Springfield, IL 62705- 0272					
	Chase PO Box 94014 Palatine, IL 60094-4014					
	Citi Bank Cards PO Box 660370 Dallas, TX 75266- 0370					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Creditors Interchange Receivables Mgt 80 Holtz Dr. Cheektowaga, NY 14225- 1470					
	Firstcourse Advantage LLC 205 Bryant Woods South Amherst, NY 14228					
	GC Services LTD 4330 Gulfton Houston, TX 85069					
	Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346					
	Management Services Inc. PO Box 1099 Langhorne, PA 19047					
	MRS 1930 Olney Ave. Cherry Hill, NJ 08003					
	National Enterprise Systems 29125 Solon Rd. Solon, OH 44139-3442					
	National Enterprise Systems 29125 Solon Rd. Solon, OH 44139-3442					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Nationwide Credit Inc. 2002 Summit Blvd Ste. 600 Atlanta, GA 30319					
	Nationwide Credit Inc. 2002 Summit Blvd Ste. 600 Atlanta, GA 30319					
	NCO Financial Systems PO Box 15391 Wilmington, DE 19850					
	Nordstrom Bank Box 79137 Phoenix, AZ 85062-9137					
	Professional Recovery Services PO Box 1880 Voorhees, NJ 08043					
	Professional Recovery Services PO Box 1880 Voorhees, NJ 08043					
	Raintree Vacation Club PO Box 29352 Phoenix, AZ 85038-9352					
	Swedish Medical Center MS 23362674/PO Box 660064 Dallas, TX 75266-0064					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Visa PO Box 30066 Los Angeles, CA 90030					
	World Vacation Trust I PO Box 51469 Los Angeles, CA					
5	Capital One Bank (Usa) N.A.					
7	American Express Bank FSB					
8	American Express Bank FSB					
6	AMERICAN EXPRESS CENTURION BANK					
4	DISCOVER BANK					
10	Ecast Settlement Corporation, Assignee					
1	Fia Card Services N. A.					
2	Fia Card Services N. A.					
3	Fia Card Services N. A.					
9	GE CAPITAL RETAIL BANK					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	12-21244	MLB	Judge:	Marc Barreca	Trustee Name:	MICHAEL B. MCCARTY, TRUSTEE
Case Name:	BRENDA HENKE				Date Filed (f) or Converted (c):	11/06/2012 (f)
	MARK HENKE				341(a) Meeting Date:	12/06/2012
For Period Ending:	10/18/2014				Claims Bar Date:	08/22/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Rental property locate at 658 W. Lake Sammamish	500,500.00	0.00		686,000.00	FA
2. BECU checking acct. 7051	116.55	0.00		0.00	FA
3. BECU checking acct. 8378	1,572.00	0.00		0.00	FA
4. BECU Money Market	0.00	0.00		0.00	FA
5. BECU Savings Acct 8378	213.43	0.00		0.00	FA
6. BECU savings acct. 7051	116.55	0.00		0.00	FA
7. Clothing	2,000.00	0.00		0.00	FA
8. Wedding Ring	5,000.00	0.00		0.00	FA
9. Hartford 401K	23,000.00	0.00		0.00	FA
10. Vanguard	64,000.00	0.00		0.00	FA
11. 5th Avenue Properties, LLC (sole asset is	2,500.00	0.00		0.00	FA
12. 2000 Toyota Corolla	1,500.00	0.00		0.00	FA
13. 2006 Range Rover	25,818.00	0.00		0.00	FA
14. 2012 Nissan Altima	17,000.00	0.00		0.00	FA
15. Mini Goldendoodle	0.00	0.00		0.00	FA
16. IRS Set Off for 2007 Taxes	7,620.00	0.00		0.00	FA
17. BECU Checking 9184	52.26	0.00		0.00	FA
18. BECU Early Saver Acct. 9176	5.04	0.00		0.00	FA
19. BECU Member Advantage Acct 5089	5.10	0.00		0.00	FA
20. BECU Member Advantage Acct 8386	2,252.33	0.00		0.00	FA
21. BECU Member Advantage acct. 5097	3,174.97	0.00		0.00	FA
22. BECU Savings Acct. 0980	5.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$656,451.23	\$0.00	\$686,000.00	\$0.00
			(Total Dollar Amount in Column 6)	Exhibit 8

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

I recently obtained an order approving a short sale. This is complicated by the fact that there will be substantial capital gains tax on the sale. I have preserved sufficient funds in the "carve out" or buyer's premium to pay the capital gains tax and a substantial amount. The first lien holder will be paid in full. The second will not and the sale will require its consent. If the sale closes I will file a tax return, pay the tax due, review claims, obtain a claims order, prepare a final report and a trustee's distribution report.

RE PROP # 1 -- Pkwy N, Bellevue WA 98008 (\$550 FMV less 9% costs of sale)

RE PROP # 11 -- property located at 822 5th St., Cheney, WA 99004 - Wife is 25% owner; valued at \$150K; mortgage is \$140k)

Initial Projected Date of Final Report (TFR): 04/24/2014

Current Projected Date of Final Report (TFR): 04/24/2014

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-21244
Case Name: BRENDA HENKE
MARK HENKE

Trustee Name: MICHAEL B. MCCARTY, TRUSTEE
Bank Name: Union Bank
Account Number/CD#: XXXXXX3812
Checking

Exhibit 9

Taxpayer ID No: XX-XXX9220
For Period Ending: 10/18/2014

Blanket Bond (per case limit): \$90,360,079.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/03/14		Law Office of Wanda Nuxoll	Proceeds from Sale of Real Estate Sales Price: \$602,000.00 Buyer's Premium: \$84,000.00		\$84,000.00		\$84,000.00
			Gross Receipts \$686,000.00				
		JP MORGAN CHASE JP Morgan Chase	First Mortgage Pay Off (\$453,622.83)	4110-000			
		PNC BANK PNC Bank	Second Mortgage Payoff (\$93,618.91)	4110-000			
		Seller Credit to Buyers	Seller Credit to Buyer (\$1,800.00)	2500-000			
		Title Resources Guaranty	Owner's Title Policy (\$1,680.83)	2500-000			
		Windermere Real Estate/East and Coldwell Banker Danforth	Real Estate Commission (\$36,120.00)	3510-000			
		Law Office of Wanda Reif Nuxoll, PS	Settlement or Closing Fee (\$937.50)	2500-000			
		Law Office of Wanda Reif Nuxoll, PS	Reconveyance Tracking Fee (\$100.00)	2500-000			
		King County Treasurer	Local Excise Tax (\$3,430.00)	2820-000			
		King County Treasurer	State Excise Tax (\$8,785.80)	2820-000			
		City of Bellevue	Lienable Sewer & Water Utility (\$1,600.00)	2500-000			
		Paul Brunt LLC	Drywall Repair (\$329.40)	2500-000			
		County Tax Credit	County Tax Credit \$25.27	2820-000			
	1		Rental property locate at 658 W. Lake Sammamish \$686,000.00	1110-000			
02/25/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$100.68	\$83,899.32

Page Subtotals:

\$84,000.00

\$100.68

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-21244
Case Name: BRENDA HENKE
MARK HENKE

Trustee Name: MICHAEL B. MCCARTY, TRUSTEE
Bank Name: Union Bank
Account Number/CD#: XXXXXX3812
Checking

Exhibit 9

Taxpayer ID No: XX-XXX9220
For Period Ending: 10/18/2014

Blanket Bond (per case limit): \$90,360,079.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/25/14	101	INTERNAL REVENUE SERVICE	Capital Gains Tax- Paid per Order dated 02/14/2014	2810-000		\$17,510.00	\$66,389.32
02/25/14	102	Internal Revenue Service	Capital Gains Tax- Paid per Order dated 02/14/2014	2810-000		\$17,510.00	\$48,879.32
04/25/14		United States Treasury	Tax Refund	2810-000		(\$2,500.00)	\$51,379.32
09/08/14	103	MICHAEL B. MCCARTY 400 Warren Avenue, Suite 411 Bremerton, WA 98337	Distribution			\$24,061.02	\$27,318.30
		MICHAEL B. MCCARTY	Final distribution representing a payment of 100.00 % per court order. (\$23,926.02)	2100-000			
		MICHAEL B. MCCARTY	Final distribution representing a payment of 100.00 % per court order. (\$135.00)	2200-000			
09/08/14	104	RICHARD GINNIS PO BOX 30081 Seattle, WA 98113	Distribution			\$1,578.30	\$25,740.00
		RICHARD GINNIS	Final distribution representing a payment of 100.00 % per court order. (\$1,560.00)	3410-000			
		RICHARD GINNIS	Final distribution representing a payment of 100.00 % per court order. (\$18.30)	3420-000			
09/08/14	105	Fia Card Services N. A. Fia Card Services, N.A. 4161 Piedmont Parkway Nc4 105 03 14 Greensboro, Nc 27410	Distribution			\$13,055.65	\$12,684.35
		Fia Card Services N. A.	Final distribution to claim 1 representing a payment of 15.75 % per court order. (\$2,084.33)	7100-000			
		Fia Card Services N. A.	Final distribution to claim 2 representing a payment of 15.75 % per court order. (\$8,044.02)	7100-000			
		Fia Card Services N. A.	Final distribution to claim 3 representing a payment of 15.75 % per court order. (\$2,927.30)	7100-000			

Page Subtotals:

\$0.00

\$71,214.97

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-21244
Case Name: BRENDA HENKE
MARK HENKE

Trustee Name: MICHAEL B. MCCARTY, TRUSTEE
Bank Name: Union Bank
Account Number/CD#: XXXXXX3812
Checking

Exhibit 9

Taxpayer ID No: XX-XXX9220
For Period Ending: 10/18/2014

Blanket Bond (per case limit): \$90,360,079.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/08/14	106	DISCOVER BANK DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Final distribution to claim 4 representing a payment of 15.75 % per court order.	7100-000		\$76.89	\$12,607.46
09/08/14	107	Capital One Bank (Usa) N. A. Capital One Bank (Usa), N.A. Po Box 12907 Norfolk Va 23541	Final distribution to claim 5 representing a payment of 15.75 % per court order.	7100-000		\$37.15	\$12,570.31
09/08/14	108	AMERICAN EXPRESS CENTURION BANK c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Final distribution to claim 6 representing a payment of 15.75 % per court order.	7100-000		\$221.45	\$12,348.86
09/08/14	109	American Express Bank FSB American Express Bank, Fsb C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Distribution			\$7,738.01	\$4,610.85
		American Express Bank FSB	Final distribution to claim 7 representing a payment of 15.75 % per court order. (\$1,738.19)	7100-000			
		American Express Bank FSB	Final distribution to claim 8 representing a payment of 15.75 % per court order. (\$5,999.82)	7100-000			
09/08/14	110	GE CAPITAL RETAIL BANK c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Final distribution to claim 9 representing a payment of 15.75 % per court order.	7100-000		\$171.57	\$4,439.28
09/08/14	111	Ecast Settlement Corporation, Assignee Of Chase Bank Usa, N.A. Pob 29262 New York, Ny 10087-9262	Final distribution to claim 10 representing a payment of 15.75 % per court order.	7100-000		\$4,439.28	\$0.00

COLUMN TOTALS	\$84,000.00	\$84,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$84,000.00	\$84,000.00

Page Subtotals: \$0.00 \$12,684.35

Less: Payments to Debtors	\$0.00	\$0.00
Net	\$84,000.00	\$84,000.00

Exhibit 9

Page Subtotals:

\$0.00

\$0.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX3812 - Checking	\$84,000.00	\$84,000.00	\$0.00
	\$84,000.00	\$84,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$602,000.00		
Total Net Deposits:	\$84,000.00		
Total Gross Receipts:	\$686,000.00		

Page Subtotals:

\$0.00

\$0.00